

**Information to identify the case:**

Debtor 1	<u>Rebecca Lynn Winkler</u>	Social Security number or ITIN	xxx-xx-2902
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-19615-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebecca Lynn Winkler

2/29/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rebecca Lynn Winkler  
Debtor

Case No. 20-19615-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 29, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db	+ Rebecca Lynn Winkler, 6136 Harvey Avenue, Merchantville, NJ 08109-5313
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518928352	ABC Bail Bonds, Inc, 434 Dr. Martin Luther King Boulevard, Camden, NJ 08102
518928364	+ ABC Bail Bonds, Inc., Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
518994583	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518928362	+ Emergency Physicians Assoc of SJ, 307 South Evergreen Avenue, Woodbury, NJ 08096-2739
518928365	#+ Morgan, Bornstein & Morgan; Attn: Kristen Sin, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 29 2024 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 29 2024 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 01 2024 01:57:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518928354	^ MEBN	Feb 29 2024 21:14:35	Ars Account Resolution, 1643 Nw 136th Ave Ste 10, Sunrise, FL 33323-2857
518993762	Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 21:18:56	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518928356	EDI: CAPITALONE.COM	Mar 01 2024 01:57:00	Capital One Bank Usa NA, 15000 Capital One Dr, Richmond, VA 23238
518928355	+ EDI: CAPONEAUTO.COM	Mar 01 2024 01:57:00	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
518934583	+ EDI: AISACG.COM	Mar 01 2024 01:57:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518937819	+ EDI: AISACG.COM	Mar 01 2024 01:57:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518956488	+ EDI: AIS.COM	Mar 01 2024 01:57:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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518928357	+ EDI: CAPITALONE.COM	Mar 01 2024 01:57:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518928359	+ EDI: WFNNB.COM	Mar 01 2024 01:57:00	Comenity/Victoria's Secret, 220 W Schrock Rd, Westerville, OH 43081-2873
518928360	+ EDI: CRFRSTNA.COM	Mar 01 2024 01:57:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
518954076	Email/Text: BNCnotices@dcmsservices.com	Feb 29 2024 21:21:00	Emergency Physician Associate of South Jersey, PO Box 1123, Minneapolis MN 55440-1123
518928363	Email/Text: PBNCNotifications@peritussservices.com	Feb 29 2024 21:20:00	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
518928367	+ EDI: WTRRN BANK.COM	Mar 01 2024 01:57:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518928358		Cb/Vicsrt
518928361		Dsnb Macys
518928353	*	ABC Bail Bonds, Inc., 434 Dr. Martin Luther King Boulevard, Camden, NJ 08102
518928366	##+	Rochelle Winkler, 3001 Route 130 S, Apt 62L, Delran, NJ 08075-2705

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Alex Flynn	on behalf of Debtor Rebecca Lynn Winkler rflynnlawllc@gmail.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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